

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: PURL, BRADLEY J. § Case No. 17-17177  
PURL, RACHAEL §  
§  
§  
Debtor(s) §

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CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

David R. Brown, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$922,563.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$10,688.00</u>
Total Distributions to Claimants: <u>\$15,402.30</u>	Claims Discharged Without Payment: <u>\$1,465,169.86</u>
Total Expenses of Administration: <u>\$4,597.70</u>	

3) Total gross receipts of \$20,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$20,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$1,089,233.45	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	\$0.00	\$4,597.70	\$4,597.70	\$4,597.70
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	\$73,485.00	\$1,407,087.16	\$1,407,087.16	\$15,402.30
<b>TOTAL DISBURSEMENTS</b>	\$1,162,718.45	\$1,411,684.86	\$1,411,684.86	\$20,000.00

4) This case was originally filed under chapter 7 on 06/05/2017. The case was pending for 18 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/16/2018

By: /s/ David R. Brown  
Trustee

**STATEMENT** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
1944 Chase Lane, Aurora, IL 60502-0000, Kane County	1110-000	\$20,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$20,000.00</b>
<sup>1</sup> The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

**EXHIBIT 3 - SECURED CLAIMS**

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/F	Ditech	4110-000	\$69,557.00	NA	NA	NA
N/F	Fifth Third Bank	4110-000	\$30,878.00	NA	NA	NA
N/F	Honda of Joliet	4110-000	\$21,279.45	NA	NA	NA
N/F	Old Second Bank	4110-000	\$233,333.00	NA	NA	NA
N/F	Old Second Bank	4110-000	\$233,333.00	NA	NA	NA
N/F	PNC Bank Credit Card	4110-000	\$144,155.00	NA	NA	NA
N/F	Santander Bank Na	4110-000	\$356,698.00	NA	NA	NA
<b>TOTAL SECURED</b>			<b>\$1,089,233.45</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - David R. Brown	2100-000	NA	\$2,750.00	\$2,750.00	\$2,750.00
Attorney for Trustee Fees - SPRINGER BROWN, LLC	3110-000	NA	\$1,727.50	\$1,727.50	\$1,727.50
Bond Payments - INTERNATIONAL SURETIES, LTD.	2300-000	NA	\$4.00	\$4.00	\$4.00
Banking and Technology Service Fee - Rabobank, N.A.	2600-000	NA	\$116.20	\$116.20	\$116.20
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>NA</b>	<b>\$4,597.70</b>	<b>\$4,597.70</b>	<b>\$4,597.70</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank Discover Products Inc	7100-000	NA	\$14,643.72	\$14,643.72	\$160.29
2	Old Second National Bank	7100-000	NA	\$1,392,443.44	\$1,392,443.44	\$15,242.01
N/F	Chase Card	7100-000	\$24,562.00	NA	NA	NA
N/F	Chase Card	7100-000	\$16,605.00	NA	NA	NA
N/F	Citicards Cbna	7100-000	\$18,600.00	NA	NA	NA
N/F	Discover Financial	7100-000	\$13,718.00	NA	NA	NA
N/F	Easy Living LLC	7100-000	\$0.00	NA	NA	NA
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$73,485.00</b>	<b>\$1,407,087.16</b>	<b>\$1,407,087.16</b>	<b>\$15,402.30</b>

**Form 1****Individual Estate Property Record and Report**

Exhibit 8

Page: 1

**Asset Cases****Case No.:** 17-17177**Case Name:** PURL, BRADLEY J.  
PURL, RACHAEL**Trustee Name:** (330580) David R. Brown**Date Filed (f) or Converted (c):** 06/05/2017 (f)**§ 341(a) Meeting Date:** 07/11/2017**For Period Ending:** 11/16/2018**Claims Bar Date:** 02/16/2018

1 Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 1502 Terrance Dr., Naperville, IL 60565-0000, DuPage County Single-family home, Primary Residence. Entire property value: \$450,000.00	450,000.00	0.00		0.00	FA
2 1944 Chase Lane, Aurora, IL 60502-0000, Kane County Condominium or cooperative, Figures for this property represent the Debtor's one-half interest in his Mother-in-law's primary residence.. Entire property value: \$90,000.00	90,000.00	20,443.00		20,000.00	70,000.00
3 16626 W. 159th St., Lockport, IL 60441-0000, Will County Other: Office building, Debtor 1 is 1/3 owner of building. Building is the first of two buildings owned by Easy Living Properties. Current value represents debtor's portion of ownership.. Entire property value: \$216,667.00	216,667.00	0.00		0.00	FA
4 16624 W. 159th St., Lockport, IL 60441-0000, Will County Condominium or cooperative, Debtor 1 is 1/3 owner of building. Building is the first of two buildings owned by Easy Living Properties. Current value represents debtor's portion of ownership.. Entire property value: \$216,667.00	216,667.00	0.00		0.00	FA
5 2014 Ford Explorer, 49,822 miles Entire property value: \$14,095.00	14,095.00	0.00		0.00	FA
6 2008 Nissan Altima, 118,593 miles Entire property value: \$2,388.00	2,388.00	0.00		0.00	FA
7 2015 Honda Accord, 20,614 miles Entire property value: \$13,623.00	13,623.00	0.00		0.00	FA
8 Refridgerator, gas stove, electric stove, dishwasher, washer and dryer, dining room table and 8 chairs, buffet, kitchen table and 6 chairs, 2 couches, table, love seat, 2 club chairs, office desk with book shelves, outdoor patio table with 6 chairs, 1 king-sized bed, 2 dressers with matching side tables, 1 queen-sized bed, 1 twin-sized bed frame, 1 twin-sized daybed, 2 desks, 2 kids dressers, office desk.	2,500.00	0.00		0.00	FA
9 (1) 46" television, (1) 32" television, (1) iPad 2, (1) iMac 26" desktop computer, (1) Xbox One video game console	500.00	0.00		0.00	FA
10 Work clothing	300.00	0.00		0.00	FA
11 Joint Debtor's jewelry: engagement ring, anniversary band, diamond/sapphire ring, diamond earrings, diamon necklace	5,500.00	823.00		0.00	FA
12 Checking: Citibank	323.00	0.00		0.00	FA

**Form 1**

**Individual Estate Property Record and Report**

**Asset Cases**

Exhibit 8

Page: 2

**Case No.:** 17-17177

**Case Name:** PURL, BRADLEY J.  
PURL, RACHAEL

**Trustee Name:** (330580) David R. Brown

**Date Filed (f) or Converted (c):** 06/05/2017 (f)

**§ 341(a) Meeting Date:** 07/11/2017

**For Period Ending:** 11/16/2018

**Claims Bar Date:** 02/16/2018

1 Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
13 Easy Living Properties, LLC, 3% ownership	0.00	0.00		0.00	FA
14 SC/JABSS United, LLC, 367% ownership	0.00	0.00		0.00	FA
15 Pension: TransAmerica Retirement Solutions. No cash value. Pension will be paid out to Joint Debtor once she retires.	0.00	0.00		0.00	FA
16 IRA/401 (k): Merrill EDGE. 401 (k) was liquidated in January 2017.	0.00	0.00		0.00	FA
17 Mutual Fund: MFS - was liquidated in January 2017.	0.00	0.00		0.00	FA
18 State Farm - term life insurance policy. Market value: \$0.00 Face amount: \$1,000,000.00: Rachael Purl via the Bradley Purl Living Trust	0.00	0.00		0.00	FA
19 State Farm - term life insurance policy Market value: \$0.00 Face amount: \$250,000.00: Rachael Purl	0.00	0.00		0.00	FA
20 State Farm - term life insurance policy Market value: \$0.00 Face amount: \$500,000.00: Bradley Purl via the Rachael Purl Living Trust	0.00	0.00		0.00	FA
<b>20</b> Assets Totals (Excluding unknown values)	<b>\$1,012,563.00</b>	<b>\$21,266.00</b>		<b>\$20,000.00</b>	<b>\$70,000.00</b>

**Major Activities Affecting Case Closing:**

**Initial Projected Date Of Final Report (TFR):** 06/29/2018

**Current Projected Date Of Final Report (TFR):** 06/29/2018 (Actual)

## Cash Receipts And Disbursements Record

**Case No.:** 17-17177  
**Case Name:** PURL, BRADLEY J.  
PURL, RACHAEL  
**Taxpayer ID #:** \*\*-\*\*\*7288  
**For Period Ending:** 11/16/2018

**Trustee Name:** David R. Brown (330580)  
**Bank Name:** Rabobank, N.A.  
**Account #:** \*\*\*\*\*0500 Checking  
**Blanket Bond (per case limit):** \$77,173,558.00  
**Separate Bond (if applicable):** N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
11/20/17	{2}	Bradley J Purl	Purchase Debtor equity for 20k - First installment	1110-000	10,000.00		10,000.00
11/30/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	9,990.00
12/29/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		13.88	9,976.12
01/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		15.78	9,960.34
02/13/18	101	INTERNATIONAL SURETIES, LTD.	BOND # 016073584	2300-000		4.00	9,956.34
02/28/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		13.36	9,942.98
03/05/18	{2}	Rachael Purl	February payment	1110-000	2,500.00		12,442.98
03/30/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		17.17	12,425.81
04/05/18	{2}	Rachael Purl	Third of five payments	1110-000	2,500.00		14,925.81
04/30/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		19.91	14,905.90
05/09/18	{2}	Rachael C Purl	3rd of 4 installments for equity in real estate	1110-000	2,500.00		17,405.90
05/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		26.10	17,379.80
06/07/18	{2}	Rachael S Purl	final installment on purchase of equity in condo	1110-000	2,500.00		19,879.80
09/10/18	102	David R. Brown	Distribution payment - Dividend paid at 100.00% of \$2,750.00; Claim # TR COMP; Filed: \$2,750.00	2100-000		2,750.00	17,129.80
09/10/18	103	SPRINGER BROWN, LLC	Distribution payment - Dividend paid at 100.00% of \$1,727.50; Claim # ; Filed: \$1,727.50	3110-000		1,727.50	15,402.30
09/10/18	104	Discover Bank Discover Products Inc	Distribution payment - Dividend paid at 1.09% of \$14,643.72; Claim # 1; Filed: \$14,643.72	7100-000		160.29	15,242.01
09/10/18	105	Old Second National Bank	Distribution payment - Dividend paid at 1.09% of \$1,392,443.44; Claim # 2; Filed: \$1,392,443.44	7100-000		15,242.01	0.00

**COLUMN TOTALS**

Less: Bank Transfers/CDs

**Subtotal**

Less: Payments to Debtors

**NET Receipts / Disbursements**

20,000.00

0.00

20,000.00

0.00

**\$20,000.00**

20,000.00

0.00

20,000.00

0.00

**\$20,000.00**

**\$0.00**



**Form 2**

Exhibit 9  
Page: 2

**Cash Receipts And Disbursements Record**

**Case No.:** 17-17177  
**Case Name:** PURL, BRADLEY J.  
PURL, RACHAEL  
**Taxpayer ID #:** \*\*\_\*\*\*7288  
**For Period Ending:** 11/16/2018

**Trustee Name:** David R. Brown (330580)  
**Bank Name:** Rabobank, N.A.  
**Account #:** \*\*\*\*\*0500 Checking  
**Blanket Bond (per case limit):** \$77,173,558.00  
**Separate Bond (if applicable):** N/A

<b>TOTAL - ALL ACCOUNTS</b>	<b>NET DEPOSITS</b>	<b>NET DISBURSEMENTS</b>	<b>ACCOUNT BALANCES</b>
*****0500 Checking	\$20,000.00	\$20,000.00	\$0.00
	<b>\$20,000.00</b>	<b>\$20,000.00</b>	<b>\$0.00</b>